**GOVERNMENT OF INDIA**
**URBAN DEVELOPMENT AND POVERTY ALLEVATION**
**LOK SABHA**

UNSTARRED QUESTION NO:2965
ANSWERED ON:11.03.2003
IMPLEMENTATION OF HOUSING SCHEMES
DINSHA J. PATEL;SHEESH RAM SINGH RAVI

**Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVATION be pleased to state:**

(a) whether the Union Government are responsible for the formulation of broad policy framework for Housing sector and to oversee the effective implementation of the social housing schemes particularly for the economically weaker sections of the Society;

(b) if so, whether two million additional dwelling units were to be created every year as per the National Agenda for Governance;

(c) if so, the details therefor;

(d) whether the ambitious programme `Housing for All` by the end of Ninth Plan has miserably failed;

(e) if so, the reasons therefor;

(f) the targets and achievements made in various States including Gujarat, year-wise and State-wise; and

(g) the steps taken by the Government to strengthen the programme in future?

## Answer

MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT & POVERTY ALLEVIATION ( SHRI PON RADHAKRISHNAN )

(a)to(c): Although `Housing` falls within the jurisdiction of the State Governments, Union Government has been laying down broad policy framework for augmentation of housing stock in the country to meet the shelter need of people in general and the people belonging to weaker sections in particular. The State Governments are required to draw their own action plans to tackle the housing shortages keeping in view the broad parameters of housing policy. The National Agenda for Governance has declared housing for all as a priority area and two million additional dwelling units every year are required to be constructed in pursuance to this National Agenda for Governance as also National Housing & Habitat Policy 1998. Two Million Housing Programme was launched in 1998-99 under which 7 lakh houses are required to be constructed in urban areas and 13 lakh houses in rural areas for weaker sections and low income group category every year through State Government agencies and housing Cooperatives with financial assistance from HUDCO and other lending agencies.

(d)&(e): No, Sir. The overall progress has been satisfactory. The details of dwelling units sanctioned for urban areas and by HUDCO for rural areas is given in Annexure-A.

(f): Details of dwelling units sanctioned by HUDCO and by Housing Co-operatives under Two Million Housing Programme for the last four years from 1998-99 to 2001-2002 (year-wise and State-wise) including Gujarat, are given at Annexure-B & C.

(g): Government is monitoring the progress of Two Million Housing Programme at the highest level. State Governments have been requested to gear up the concerned agencies to fulfil their targets.

ANNEXURES REFERRED TO IN REPLY TO LOK SABHA USQ NO.2965 FOR 11.03.2003.

ANNEXURE-A

HUDCO (URBAN):

| YEAR | TARGET (Dwelling Units) | Dwelling Units SANCTIONED |
|---|---|---|
| 1998-1999 | 4,00,000 | 4,30,399 |
| 1999-2000 | 4,00,000 | 4,60,218 |
| 2000-2001 | 4,00,000 | 4,70,881 |
| 2001-2002 | 4,00,000 | 4,01,078 |
| - | | |
| TOTAL | 16,00,000 | 17,62,576 |
| - | | |

HUDCO RURAL:

| YEAR | TARGET (Dwelling Units) | Dwelling Units SANCTIONED |
|---|---|---|
| 1998-1999 | 6,00,000 | 6,34,638 |
| 1999-2000 | 6,00,000 | 6,54,050 |
| 2000-2001 | 6,00,000 | 7,32,131 |
| 2001-2002 | 6,00,000 | 3,33,113 |
| - | | |
| TOTAL | 24,00,000 | 23,53,932 |
| - | | |

Co-operative Sector (URBAN):

No.of Dwelling units Sanctioned/Financed

| YEAR | TARGET (Dwelling Units) | Apex | Federations | Other Cooperatives | Total |
|---|---|---|---|---|---|
| - | | | | | |
| 1998-1999 | 1,00,000 | 1,47,844 | | 27,100 | 1,74,944 |

| | | | | |
|---|---|---|---|---|
| 1999-2000 | 1,00,000 | 61,308 | 26,910 | 88,218 |
| 2000-2001 | 1,00,000 | 55,368 | 25,531 | 80,899 |
| 2001-2002 | 1,00,000 | 37,877 | 35,782 | 73,659 |
| TOTAL | 4,00,000 | 3,02,397 | 1,15,323 | 4,17,720 |

Housing Finance Institutions other than HUDCO:

(No. of dwelling unit)

| Year | Target HFCs (excluding HUDCO) | Approved Banks | Public Sector | Total |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 3+4 |
| 1998-1999 | 2,00,000 | 1,85,817 | 60,633 | 2,46,450 |
| 1999-2000 | 2,00,000 | 1,82,424 | 1,28,080 | 3,10,504 |
| 2000-2001 | 2,00,000 | 2,24,370 | 2,25,205 | 4,49,575 |
| 2001-2002 | 2,00,000 | 2,51,940 | 2,17,144 | 4,69,084 |
| TOTAL | 8,00,000 | 8,44,551 | 6,31,062 | 14,75,613 |

ANNEXURE `B`

2 MILLION HOUSING PROGRAMME (HUDCO) as on 31.3.2002

| Sl. No. | State | Yearly Target | DUs Sanctions 1998-99 | | | 1999-2000 | | | 2000-2001 | | | 2001-2002 | | | TOTAL | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1998-02 | Urban | Rural | Total | Urban | Rural | Total | Urban | Rural | Total | Urban | Rural | Total | Urban | Rural | Total |
| 1. | ANDHRA PD. | 73457 | 33063 | 249378 | 282441 | 34316 | 139745 | 174061 | 24298 | 295362 | 319660 | 4000 | 124681 | 128681 | 95677 | 809188 | 904843 |
| 2. | ARUNACHAL PD. | 1509 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1600 | 0 | 1600 | 1600 | 0 | 1600 |
| 3. | ASSAM | 55948 | 26250 | | 26250 | | | | 314 | | 314 | | 50 | 50 | 26564 | 50 | 26614 |
| 4. | BIHAR | 37185 | 383 | | 383 | | | | | | | | | | 383 | 0 | 383 |
| 5. | CHHATTISGARH | 23780 | | | | | | | | | | 10000 | 0 | 10000 | 10000 | 0 | 10000 |
| 6. | DELHI | 19621 | | | | | | | | | | 2016 | 0 | 2016 | 2016 | 0 | 2016 |
| 7 | GUJARAT | 67993 | 13976 | 4011 | 17987 | 21970 | | 21970 | 3059 | | 3059 | 2318 | 123 | 2441 | 41323 | 4134 | 45457 |
| 8. | HARYANA | 15289 | 2046 | | 2046 | 664 | | 644 | | | | | | | 2710 | 0 | 2710 |
| 9. | HIMACHAL PD. | 4120 | | 10941 | 10941 | | | | | | | | | | 0 | 10941 | 10941 |
| 10. | J & K | 13296 | | | | | | | | | | 557 | 0 | 557 | 557 | 0 | 557 |
| 11. | JHARKHAND | 19158 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 500 | 500 | 0 | 500 |
| 12. | KARNATAKA | 59782 | 133708 | 149808 | 283516 | 55900 | 56711 | 112611 | 148384 | 184808 | 333192 | 43679 | 107796 | 151475 | 381671 | 499123 | 880794 |
| 13. | KERALA | 30200 | 67568 | 96075 | 163643 | 64725 | 55200 | 119925 | 74800 | 31667 | 106467 | 1330 | 24600 | 25930 | 208423 | 207542 | 415965 |
| 14. | MADHYA PD. | 55487 | 50000 | | 50000 | | | | | | | 2200 | 0 | 2200 | 52200 | 0 | 52200 |
| 15. | MAHARASHTRA | 110585 | 18713 | | 18713 | 343 | | 343 | 3442 | | 3442 | 4989 | 0 | 4989 | 27487 | 0 | 27487 |
| 16. | MANIPUR | 9946 | | | | | | | | | | 80 | 0 | 80 | 80 | 0 | 80 |
| 17. | MEGHALAYA | 8271 | | | | | | | | | | | | | | | 0 |
| 18. | MIZORAM | 10262 | | | | | | | | | | | 379 | 379 | | 379 | 379 |
| 19. | NAGALAND | 6565 | | | | | | | | | | 40 | 0 | 40 | 40 | 0 | 40 |
| 20. | ORISSA | 31016 | 12000 | 11700 | 23700 | 100000 | 137688 | 237688 | 10284 | | 10284 | 905 | 0 | 905 | 123189 | 149388 | 272577 |
| 21. | PUNJAB | 22337 | | | | | | | | | | 10000 | 0 | 10000 | 10000 | 0 | 10000 |
| 22. | RAJASTHAN | 62880 | | | | | | | | | | 8280 | 2000 | 10280 | 8280 | 2000 | 10280 |
| 23. | TAMILNADU | 84399 | 18142 | 37725 | 55867 | 30800 | 33200 | 63800 | 11150 | 25294 | 36444 | 34712 | 46586 | 81298 | 94604 | 142805 | 237409 |
| 24. | TRIPURA | 7124 | | | | 1700 | | 1700 | 150 | | 150 | 522 | 0 | 522 | 2372 | 0 | 2372 |
| 25. | UTTAR PD. | 91180 | 44550 | | 44550 | | | | | | | 125000 | 0 | 125000 | 169550 | 0 | 169550 |
| 26. | UTTARANCHAL | 11269 | | | | | | | | | | 2167 | 600 | 2767 | 2167 | 600 | 2767 |
| 27. | WEST BENGAL | 604492 | 10000 | 75000 | 85000 | 150000 | 231506 | 381506 | 195000 | 195000 | 390000 | 8858 | 26298 | 35156 | 363858 | 527804 | 891662 |
| 28. | PONDICHERRY | 1705 | | | | | | | | | | 170 | 0 | 170 | 170 | 0 | 170 |
| TOTAL | | 1000000 | 430399 | 634638 | 1065037 | 460218 | 654050 | 1114268 | 470881 | 732131 | 1203012 | 263923 | 333113 | 597036 | 1625421 | 2358932 | 3979353 |
| HUDCO NIWAS (RF & Bulk Loan)# | | | | | | | | | | | | 75283 | | 75283 | 75283 | 0 | 75283 |
| Other schemes # | | | | | | | | | | | | 61872 | | 61872 | 61872 | 0 | 61872 |
| G. TOTAL | | 1000000 | 430399 | 634638 | 1065037 | 460218 | 654050 | 1114269 | 470881 | 732131 | 1203012 | 401078 | 333113 | 734191 | 1762576 | 2353932 | 4116508 |

ANNEXURE `C`

STATE-WISE PROGRESS OF HOUSING COOPERATIVE UNDER TWO MILLION HOUSING PROGRAMME DURING 1998-1999, 1999-2000, 2000-2001 &2001-2002.

| Sl. No. | States/UTs | Number of Housing Units constructed/Financed 1998-1999 | 1999-2000 | 2000-2001 | 2001-2002 | Total |
|---|---|---|---|---|---|---|
| 1. | A&N Island | 10 | - | - | - | 10 |
| 2. | ARUNACHAL PD. | 1287 | 1039 | 677 | 654 | 3657 |
| 3. | ASSAM | 1316 | 2340 | - | 2306 | 5962 |
| 4. | BIHAR | 1985 | - | 2329 | 8 | 4322 |
| 5. | CHANDIGARH | 1070 | 67 | - | 4184 | 5321 |
| 6. | DELHI | 8793 | 4388 | 2563 | 197 | 15941 |
| 7 | GOA | 562 | 3021 | 3417 | 4906 | 11906 |
| 8. | GUJARAT | 1811 | 3259 | 2138 | 1816 | 9024 |
| 9. | HARYANA | 167 | 419 | 366 | 4565 | 5517 |
| 10. | HIMACHAL PD. | 139 | 52 | 42 | 240 | 473 |
| 11. | J & K | 350 | 26 | 91 | 19 | 486 |
| 12. | KARNATAKA | 1838 | 1880 | 1264 | 2192 | 7174 |
| 13. | KERALA | 7538 | 10534 | 10575 | 9695 | 38342 |
| 14. | MADHYA PD. | 2712 | 224 | 368 | 731 | 4035 |
| 15. | MAHARASHTRA | 9257 | 10233 | 12775 | 14773 | 47038 |
| 16. | MANIPUR | 132 | 176 | - | - | 308 |
| 17. | MEGHALAYA | 78 | 3 | - | 88 | 169 |
| 18. | MIZORAM | - | - | - | - | - |
| 19. | NAGALAND | - | 49 | 7 | - | 56 |
| 20. | ORISSA | 1784 | 680 | 812 | 185 | 3461 |
| 21. | PONDICHERRY | 167 | 177 | 74 | 83 | 501 |
| 22. | PUNJAB | 4093 | 4489 | 3923 | 6308 | 18813 |
| 23. | RAJASTHAN | 1039 | 1191 | 107 | 756 | 3093 |
| 24. | TAMIL NADU | 121630 | 42947 | 37377 | 14956 | 216910 |
| 25. | TRIPURA | 10 | 24 | 28 | - | 62 |
| 26. | UTTAR PD. | 6744 | 298 | 1029 | 2100 | 10171 |
| 27. | WEST BENGAL | 432 | 702 | 937 | 2696 | 2071 |
| 28. | UTTARANCHAL | - | - | - | 196 | 196 |
| 29. | CHHATTISGARH | - | - | - | 5 | 5 |
| TOTAL | | 174944 | 88216 | 80899 | 73659 | 417720 |